



PATENT CASE NAME/No. COS 94 041C1 (977-014 CON1)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor: Gavan et al.

Serial No: 10/627,033

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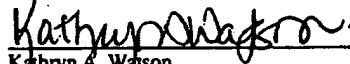
Title: SYSTEM AND METHOD FOR
DETECTING AND MANAGING
FRAUD

Group Art Unit: 2122

Examiner: Wilbert Starks, Jr.

Commissioner for Patents
P.O Box 1450
Alexandria, VA 22313-1450

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail addressed to Mail Stop: Response to Office Action, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on November 20, 2003.


Kathryn A. Watson

PRELIMINARY AMENDMENT

Sir:

Prior to the initial examination of the above-captioned application, please enter the following Remarks and Amendments as follows.

Remarks begin on page 2 of this paper; and

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this paper;

01/28/2004 AIBRAHIM 00000015 132491 10627033

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